SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 19th day of April, 2001, William H. Loftin, unmarried, executed a certain Deed of Trust to Thomas F. Baker, IV, Trustee for the benefit of First Tennessee Bank National Association, which Deed of Trust was recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, and recorded in Deed of Trust Book 1326 at Page 0055 of the land records; and,

WHEREAS, said deed of trust was modified by instrument executed on August 30, 2001 and recorded in Book 1377 at Page 0585 in the office of the aforesaid Chancery Clerk; and,

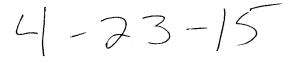
WHEREAS, T. Frank Collins has been substituted in the place and stead of Thomas F. Baker, IV, Trustee for First Tennessee Bank National Association, said Appointment of Substitute Trustee being recorded in Book 3,935 at Page 88 of the records of the Chancery Clerk of said County; and,

WHEREAS, fee simple title is vested in William H. Loftin; and,

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, the legal holder of said indebtedness, First Tennessee Bank National Association, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, T. Frank Collins, Substituted Trustee in said Deed of Trust, will on the 23rd day of April, 2015, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the DeSoto County Courthouse, 2535 Hwy 51 S, Hernando, Mississippi to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 1, Loftin Estates situated in Section 2, Township 2 South, Range 6 West, City of Olive Branch, DeSoto County, Mississippi as per plat recorded in Plat Book 58, Page 11, Chancery Clerk's Office, DeSoto County, Mississippi.



I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 18th day of February, 2015.

/s/ T. Frank Collins
T. Frank Collins, Substituted Trustee

Prepared By: T. Frank Collins, Esq. Collins & Associates, PLLC 100 Webster Circle, Suite 2 Madison, Mississippi 39110 Telephone: (601) 853-4400

Dates of Publication: March 26, April 2, April 9 and April 16, 2015

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 15, 2005, executed by VACHENZIA L MCGRAW-MCKINNEY AND ELLIOTT P MCKINNEY, conveying certain real property therein described to ROBERT M. WILSON, JR., as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., ("MERS") AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded September 1, 2005, in Deed Book 2297, Page 401; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRUST 2005-50CB, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-50CB by instrument recorded on August 12, 2013 in the office of the aforesaid Chancery Clerk in Deed Book 3693, Page 613; and

WHEREAS, on March 3, 2015, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3946, Page 11; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on April 23, 2015 within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 9, PHASE 1, THE ARBORS OF WEDGEWOOD SUBDIVISION, IN SECTION 35, TOWNSHIP 1 SOUTH, RANGE 7 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 90, PAGE 10, IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI, ATO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

PROPERTY ADDRESS: The street address of the property is believed to be 4841 WEDGEWOOD DRIVE, OLIVE BRANCH, MS 38654. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 13th day of March, 2015.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107 Oxford, MS 38655 www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

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PUBLISH: 03/26/2015, 04/02/2015, 04/09/2015, 04/16/2015

4-23-15

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated April 30, 2004, executed by KATHERINE M THOMAS, conveying certain real property therein described to ARNOLD WEISS, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS IS SOLELY AS NOMINEE FOR AN ARKANSAS CORPORATION, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded May 6, 2004, in Deed Book 1983, Page 345; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to THE BANK OF NEW YORK MELLON fka THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATE HOLDERS OF THE CWALT, INC., ALTERNATIVE LOAN TRUST 2004-16CB, MORTGAGE PASS THROUGH CERTIFICATES, SERIES 2004-16CB by instrument recorded on February 13, 2012 in the office of the aforesaid Chancery Clerk in Deed Book 3400, Page 396; and WHEREAS, on January 27, 2015, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3931, Page 184; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **April 23, 2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 42, 2ND REVISION OF LOTS 4 AND 5, GREENBRIAR LAKES COMMERCIAL SUBDIVISION SITUATED IN SECTION 30, TOWNSHIP 1 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI AS PER PLAT THEREOF RECORDED IN PLAT BOOK 51, PAGE 29, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 322 ALEX COVE, SOUTHAVEN, MS 38671. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this // day of March, 2015.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 03/26/2015, 04/02/2015, 04/09/2015, 04/16/2015

4-23-15

NOTICE OF SUBSTITUTE TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated May 18, 2004, executed by WILLIE A. WRIGHT, conveying certain real property therein described to ARNOLD A WEISS OF SHELBY CO. TENNESSEE, as Trustee, for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR ACCREDITED HOME LENDERS, INC., Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded June 1, 2004, in Deed Book 2000, Page 451; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to Deutsche Bank National Trust Company, as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2004-HE6, Mortgage Pass-Through Certificates, Series 2004-HE6 by instrument recorded on February 15, 2008 in the office of the aforesaid Chancery Clerk in Deed Book 2857, Page 111; and

WHEREAS, on November 4, 2014, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 3897, Page 694; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **April 23, 2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 302, SECTION A, DESOTO VILLAGE SUBDIVISION, IN SECTION 34, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 7, PAGES 9-14, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 2695 MAGNOLIA DRIVE, HORN LAKE, MS 38637. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this Way of March, 2015.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

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